

## REMARKS

The present response is to the Office Action mailed in the above-referenced case on December 20, 2004, made final. Claims 1-9, 11-16 and 18-26 are presented for examination. Claims 1-8 and 11-26 are rejected under 35 U.S.C. 102(e) as being anticipated by Northington et al. (US 6,128,602) hereinafter Northington. Claim 9 is rejected under 35 U.S.C. 103(a) as being unpatentable over Northington.

Applicant has carefully studied the prior art cited and applied by the Examiner, along with the rejections and statements of the instant Office Action. In response, applicant herein presents convincing argument to more particularly point out the patentable subject matter of applicant's invention.

The Examiner kindly responded to Applicant's previously presented arguments in a section of the Office Letter entitled; "Response to Arguments". Applicant argued that the art of Northington lacks the capability of cross-linking modules. Northridge teaches the only flexibility of integrating data from modules occurs in the database.

The Examiner responds to the above argument stating that Northington teaches obtaining a plurality of different types of information from different sources (abstract, col. 2 lines 29-53) and enables a user to manipulate or retrieve this information at their computer terminal from a Web server.

Applicant specifically points out to the Examiner that the claim limitations being examined in the present application far exceed the capabilities taught in the

art of Northington. As a broad statement for the record, it appears the examination in this case is following the old path of investing prior art status in inventions that accomplish the same or a similar purpose as the invention in examination, rather than following the principle that it is the actual limitations of the claim that must be found in the art. The Examiner in this case continues to use Northington which is an accounting system with capabilities of gathering external financial information and delivering reports to users over the Internet. The system of Northington might, in one instance, be used to accomplish the purpose of the claimed invention, but by a different system.

The problem with this approach in examination is that the rejections are not *prima facie*, in that they do not teach the actual physical limitations of the claimed apparatus and method. They only teach accomplishing a similar purpose. It is well-known that entirely different inventions can accomplish the same purpose.

Applicant argues that Northington fails to teach the modular structure of applicant's invention as claimed. In applicant's system the user has command of all of the information available in the system by accessing individual modules hosting different information. Applicant's system provides an individual portal in the form of a Web page making available individual data gathering modules and the information dynamically gathered by each module, wherein the modules are all viewable on the portal and the user may view the data in each module from the portal.

Northington, in contrast, as shown in Fig. 4 in response to a command received from web services element 104, existing systems 130, or financial systems 106 and or 112, navigator 404 applies its application logic to determine

what steps are needed to complete the task called for by the command and sends appropriate commands to the data repository element 102 and or session manager 403. For example, if a user enters a request for information at remote terminal 110 or customer service terminal 120, the web services element 104 receives the command (as described in further detail below) and transmits it to navigator 404. Navigator 404 then contacts the database management system 301 of data repository element 102 to determine whether the information requested by the user is stored in database 302. If so, the database management system 301 provides the requested information to the web services element 104 for transmission to remote terminal 110 or customer service terminal 120. If the requested information is not stored in database 302, the database management system 301 sends a signal to navigator 404 that the requested information is not available in database 302. Using its custom application logic, navigator 404 may then determine which external systems must be contacted in order to obtain the requested information and may provide corresponding source access command signals to session manager 403. Navigator 404 may access several systems to a command task. Once it has determined which external systems must be contacted to obtain the requested information, navigator 404 provides corresponding command access signals to session manager 403, which initiates with financial systems 106 and or 112 or existing systems 130 via element 101 in accordance with the commands received from navigator 404. In a preferred embodiment, information sent by the external systems as a result of these sessions may be received by element 101 read and processed by processor 402 stored in data repository element 102, and transmitted to remote terminal 110 or customer service terminal 120 by web services element 104. In this manner, system 100 may provide authorized users with on-line access to information stored both in database element 102 and all external systems connected to network 105 (e.g., 106, 112, and 130) (Northington Col. 8 line 41 to col. 9 line 24).

As clearly taught in the reproduced portions of Northington above, a user makes a request for information and a report is later sent to the user's computer via web services element 104. The user has no command of information modules as in Applicant's invention, as Northington fails to teach a modular structure. Northington fails to teach that the gathered information is held modularly, or viewable and available to the user in a modular fashion through on Web page portal as claimed. In the art of Northington there is one navigation module 404 which accesses all external sources. In applicant's invention many of the modules also have navigation capabilities.

Applicant argues that in the art of Northington a request is made for a report and a report is sent to the user in response. The user has no hands on control of available information as provided in the Web portal provided and claimed in applicant's invention.

Further, applicant argues, in the art of Northington all data is dumped into data repository element 102 before any reporting or data manipulation can be accomplished. Applicant argues that this teaches away from selectively cross-linking modules with each other enabling the modules to share reporting aspects of the aggregated data and for enabling the user navigation between the modules.

Applicant also argues that there is no static module or facility in the art of Northington that is cross-linked with other related modules such that active bill paying, online purchasing, and payment on loans is automatically incorporated into computations for net worth reporting. The ability of Northington to generate reports from a database does not read on the Net Worth module 215 as claimed in

applicant's invention. Northington is capable of generating a report from a database in response to a request from a user, as is known in the art.

Applicant believes claims 1, 11 and 20, as argued are patentable over the art of Northington. Claims 2-9, 12-16, 18, 19 and 21-26 are patentable on their own merits, or at least as depended from a patentable claim.

As all of the claims presented are now patentable to applicant, it is respectfully requested that the claims be reconsidered, and that the case be passed quickly to issue. If any fees are due beyond fees paid with this amendment, authorization is made to deduct those fees from deposit account 50-0534. If any time extension is needed beyond any extension requested with this amendment, such extension is hereby requested.

Respectfully Submitted,  
Srihari Kumar et al.

by



Donald R. Boys  
Reg. No. 35,074

Donald R. Boys  
Central Coast Patent Agency  
P.O. Box 187  
Aromas, CA 95004  
(831) 726-1457



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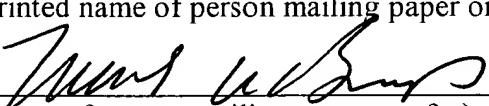
Title of Case: **Interactive Activity Interface for Managing Personal Data and Performing Transactions Over a Data Packet Network**

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2. RCE Transmittal.
3. Duplicate RCE Transmittal.
4. Check for fees in the amount of \$395.00.
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Mark A. Boys

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